

## Wind versus Flood Q & A's for Alabama and Mississippi

### Personal Lines

The following scenarios below are presented to give general guidelines for dealing with questions that may come up during the claims handling process while handling claims associated with Katrina CAT claims.

#### Scenarios:

There may be several scenarios confronting the claims associates in which they will be applying Nationwide policy language in concurrent causation situations. The following are examples of potential scenarios. These are not meant to address coverage under the wind pool or flood program. All claims should be handled according to the facts of the particular loss in question.

1. Dwelling where damage by flood and wind are discernable.
2. Dwelling destroyed by only wind or only flood.
3. Dwelling destroyed by flood and wind.

Scenario #1: Dwelling where damage by flood and wind are discernable.

- A. There is no endorsement excluding wind.
  - There is coverage for damage caused solely by wind including ALE according to the terms of the policy.
  - There is no coverage for damage caused solely by flood.
  - There is also no coverage for any part of the property damaged by both flood and wind.
- B. There is a wind exclusion on the policy.
  - There is no coverage for damage to the dwelling, other structures and contents caused by wind. There is coverage for ALE according to the terms of the policy.
  - There is no coverage for damage caused by flood.
  - There is no coverage for any part of the property damaged by both flood and wind.

### Scenario #2:

Dwelling destroyed by only wind or only flood.

- A. There is no endorsement excluding wind.
  - There is wind coverage per the policy terms.
  - There is no coverage for loss caused by flood.
- B. There is a wind exclusion on the policy.
  - There is no coverage for damage to the dwelling, other structures and contents caused by wind. There is coverage for ALE according to the terms of the policy.
  - There is no coverage for loss caused by flood.

### Scenario #3:

Dwelling destroyed by flood and wind.

- A. There is no endorsement excluding wind.
  - If loss is caused by both flood and wind there is no coverage
- B. There is a wind exclusion on the policy
  - If loss is caused by both flood and wind there is no coverage

### In Conclusion

Once the investigation is completed if a partial or full denial is appropriate, the file should be conferenced with the team lead or manager.